

EXHIBIT F

| | | | |
|---|---|--|--|
|  AI Reports™ Form 100.04 | Client File #: | Appraisal File #: | 19M17044 |
| | <h2>Summary Appraisal Report • Residential</h2> | | |
| Appraisal Company: James G. Wilkins Appraisals Address: 1012 Mason Ave., Drexel Hill, PA 19026 Phone: 570-421-7090 Fax: N/A Website: www.wilkinsappraisals.com | | | |
| Appraiser: James G. Wilkins | | Co-Appraiser: <input type="checkbox"/> SRA <input type="checkbox"/> MAI <input type="checkbox"/> SRPA | |
| AI Membership (if any): <input type="checkbox"/> SRA <input type="checkbox"/> MAI <input type="checkbox"/> SRPA | | AI Status (if any): <input type="checkbox"/> Candidate for Designation <input type="checkbox"/> Practicing Affiliate | |
| Other Professional Affiliation: | | Other Professional Affiliation: | |
| E-mail: jim@wilkinsappraisals.com | | E-mail: | |
| Client: Eckert Seamans Cherin & Mellott, LLC | | Contact: Diane L. Shafer | |
| Address: Princeton Pike Corp. Center, 2000 Lenox Drive, Ste 203, Lawrenceville, NJ 08648 | | | |
| Phone: (609) 989.5014 | | Fax: E-mail: dshafer@eckertseamans.com | |
| SUBJECT PROPERTY IDENTIFICATION | | | |
| Address: 5334 Delia Ter | | | |
| City: East Stroudsburg | | County: PA | State: 18301 ZIP: Gutierrez, Antonio |
| Legal Description: DBV: 2479-1455 | | | |
| Tax Parcel #: 1763820492188 | | RE Taxes: 8333.65-Old assmt | Tax Year: 2019 |
| Use of the Real Estate As of the Date of Value: Single Family Residential | | | |
| Use of the Real Estate Reflected in the Appraisal: Single Family Residential | | | |
| Opinion of highest and best use (if required): Single Family Residential | | | |
| SUBJECT PROPERTY HISTORY | | | |
| Owner of Record: Gutierrez, Paul | | | |
| Description and analysis of sales within 3 years (minimum) prior to effective date of value: 10-4-2016 in DBV: 2479-1455 with a consider of \$1.00. | | The subject's most recent deed was recorded on | |
| Description and analysis of agreements of sale (contracts), listings, and options: | | I am unaware of and agreement of sale, listings, or options. | |
| RECONCILIATIONS AND CONCLUSIONS | | | |
| Indication of Value by Sales Comparison Approach | | \$ 193,000 | |
| Indication of Value by Cost Approach | | \$ Not Developed | |
| Indication of Value by Income Approach | | \$ Not Developed | |
| Final Reconciliation of the Methods and Approaches to Value: | | I have only developed the Sales Comparison Approach as the Cost and Income Approaches are inappropriate for single family homes and older homes. | |
| Opinion of Value as of: 7-19-2019 | | \$ 193,000 | |
| Exposure Time: 60-150 days | | | |
| The above opinion is subject to: <input type="checkbox"/> Hypothetical Conditions and/or <input checked="" type="checkbox"/> Extraordinary Assumptions cited on the following page. | | | |

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Serial# B5EB66A5

January 2013

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|-------------------|--|-------------------|----------|
| Client: | Eckert Seamans Cherin & Mellott, LLC | Client File #: | |
| Subject Property: | 5334 Delia Terrace, East Stroudsburg, PA 18301 | Appraisal File #: | 19M17044 |

ASSIGNMENT PARAMETERS

Intended User(s): Eckert, Seamans Attorneys at Law

Intended Use: Property Management

This report is not intended by the appraiser for any other use or by any other user.

Type of Value: Market Value

Effective Date of Value: 7-19-2019

Interest Appraised: Fee Simple Leasehold Other

Hypothetical Conditions: (A hypothetical condition is that which is contrary to what exists, but is asserted by the appraiser for the purpose of analysis. Any hypothetical condition may affect the assignment results.)

Extraordinary Assumptions: (An extraordinary assumption is directly related to a specific assignment and presumes uncertain information to be factual. If found to be false this assumption could alter the appraiser's opinions or conclusions. Any extraordinary assumption may affect the assignment results.)

I have assumed that all mechanical components are in satisfactory working order.

In accordance with Standard Rule 2-2(b) of the Uniform Standard of Professional Appraisal Practice (USPAP), this is a summary appraisal report.**SCOPE OF WORK**

Definition: The scope of work is the type and extent of research and analysis in an assignment. Scope of work includes the extent to which the property is identified, the extent to which tangible property is inspected, the type and extent of data research, and the type and extent of analysis applied to arrive at credible opinions or conclusions. The specific scope of work for this assignment is identified below and throughout this report.

| Scope of Subject Property Inspection/Data Sources Utilized | Approaches to Value Developed |
|--|--|
| Appraiser Property Inspection: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Date of Inspection: 7-19-2019 Describe scope of Property Inspection, Source of Area Calculations and Data Sources Consulted: I inspected the subject on 7-19-2019. I researched the Pocono Mountain MLS for sales of comparable properties. | Cost Approach: <input type="checkbox"/> Is necessary for credible results and is developed in this analysis <input checked="" type="checkbox"/> Is not necessary for credible results; not developed in this analysis <input type="checkbox"/> Is not necessary for credible results but is developed in this analysis Sales Comparison Approach: <input checked="" type="checkbox"/> Is necessary for credible results and is developed in this analysis <input type="checkbox"/> Is not necessary for credible results; not developed in this analysis <input type="checkbox"/> Is not necessary for credible results but is developed in this analysis Income Approach: <input type="checkbox"/> Is necessary for credible results and is developed in this analysis <input checked="" type="checkbox"/> Is not necessary for credible results; not developed in this analysis <input type="checkbox"/> Is not necessary for credible results but is developed in this analysis |
| Co-Appraiser Property Inspection: <input type="checkbox"/> Yes <input type="checkbox"/> No Date of Inspection: Describe scope of Property Inspection, Source of Area Calculations and Data Sources Consulted: | |

Additional Scope of Work Comments: Pages 5, 6, and 7 pertain to the Cost Approach, Income Approach, and Site Valuation which have not been developed thus have been omitted. The "Sale and Contract dates" indicated for the subject on the sales grid refers to the inspection date and effective date of this appraisal.

Significant Real Property Appraisal Assistance: None Disclose Name(s) and contribution:

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| Client: | Eckert Seamans Cherin & Mellott, LLC | Client File #: | |
| Subject Property: | 5334 Delia Ter, East Stroudsburg, 18301 Gutierrez, Antonio | Appraisal File #: | 19M17044 |

MARKET AREA ANALYSIS

| | | | | | |
|--|--|--|--|--|--|
| Location | Built Up | Growth | Supply & Demand | Value Trend | Typical Marketing Time |
| <input type="checkbox"/> Urban | <input type="checkbox"/> Under 25% | <input type="checkbox"/> Rapid | <input type="checkbox"/> Shortage | <input type="checkbox"/> Increasing | <input type="checkbox"/> Under 3 Months |
| <input checked="" type="checkbox"/> Suburban | <input checked="" type="checkbox"/> 25-75% | <input type="checkbox"/> Stable | <input checked="" type="checkbox"/> In Balance | <input checked="" type="checkbox"/> Stable | <input checked="" type="checkbox"/> 3-6 Months |
| <input type="checkbox"/> Rural | <input type="checkbox"/> Over 75% | <input checked="" type="checkbox"/> Slow | <input type="checkbox"/> Over Supply | <input type="checkbox"/> Decreasing | <input type="checkbox"/> Over 6 Months |
| Neighborhood Single Family Profile | | | Neighborhood Land Use | | |
| Price | Age | | | | Neighborhood Name: Penn Estates |
| 46,000 | Low | 13 | 1 Family | 85% Commercial % | PUD <input type="checkbox"/> Condo <input type="checkbox"/> HOA: \$ 1240 / yr. |
| 260,000 | High | 41 | Condo | % Vacant 15% | Amenities: Gated access, security, ponds, pools, club house, etc. |
| 140,000 | Predominant | 30 | Multifamily | % | |

Market area description and characteristics:

Due to it's rather unique characteristics and gated access the subject subdivision is generally considered to be a neighborhood.

SITE ANALYSIS

| | | | |
|--|---|--|--|
| Dimensions: 245.2' x 100' x 60.1' x 113.9' x 124.6' | Area: .56 acre | | |
| View: Average | Shape: Irregular | | |
| Drainage: Appears Adequate | Utility: Average | | |
| Site Similarity/Conformity To Neighborhood | | | |
| Size: <input type="checkbox"/> Smaller than Typical <input checked="" type="checkbox"/> Typical <input type="checkbox"/> Larger than Typical | View: <input type="checkbox"/> Favorable <input checked="" type="checkbox"/> Typical <input type="checkbox"/> Less than Favorable | Zoning: R-1, Low density residential <input type="checkbox"/> Legal <input type="checkbox"/> No zoning <input type="checkbox"/> Legal, non-conforming <input type="checkbox"/> Illegal | Covenants, Condition & Restrictions <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Unknown Documents Reviewed <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Ground Rent \$ / |
| Utilities | | Off Site Improvements | |
| Electric <input checked="" type="checkbox"/> Public <input type="checkbox"/> Other | Street <input type="checkbox"/> Public <input checked="" type="checkbox"/> Private | Asphalt | |
| Gas <input type="checkbox"/> Public <input type="checkbox"/> Other | Alley <input type="checkbox"/> Public <input type="checkbox"/> Private | None | |
| Water <input type="checkbox"/> Public <input checked="" type="checkbox"/> Other | Sidewalk <input type="checkbox"/> Public <input type="checkbox"/> Private | None | |
| Sewer <input type="checkbox"/> Public <input checked="" type="checkbox"/> Other | Street Lights <input type="checkbox"/> Public <input type="checkbox"/> Private | None | |

Site description and characteristics: The subject is a corner lot which is slightly below street grade and basically level. The portion of the lot facing the streets has a lawn and typical landscaping. The remainder of the lot is wooded.

HIGHEST AND BEST USE ANALYSIS

Present Use Proposed Use Other

Summary of highest and best use analysis: The nature of the existing improvements along with zoning and community regulations determine the highest and best to be the current use as a single family dwelling.

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IMPROVEMENTS ANALYSIS

| | | | | | |
|--|--|--|---|-----------------------------------|-------------------|
| General | Design: Contemporary | No. of Units: 1 | No. of Stories: 2 | Actual Age: 33 | Effective Age: 30 |
| <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Under Construction <input type="checkbox"/> Proposed | <input type="checkbox"/> Attached | <input checked="" type="checkbox"/> Detached | <input type="checkbox"/> Manufactured | <input type="checkbox"/> Modular | |
| Other: | | | | | |
| Exterior Elements | Roofing: Asph. Shing/Avg. | Siding: T-1-11 (plywood) & T&G/Ave | Windows: Various Wood frame/Avg. | | |
| <input type="checkbox"/> Patio | <input checked="" type="checkbox"/> Deck wood | <input checked="" type="checkbox"/> Porch Wood | <input type="checkbox"/> Pool | <input type="checkbox"/> Fence | |
| Other: | | | | | |
| Interior Elements | Flooring: Carpet/Avg. | Walls: Drywall/Avg. | <input checked="" type="checkbox"/> Fireplace # 1 | | |
| Kitchen: | <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range <input checked="" type="checkbox"/> Oven <input checked="" type="checkbox"/> Fan/Hood <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Dishwasher | Fuel: Elec. | Countertops: Laminate | | |
| Other: | | | | | |
| Foundation | <input checked="" type="checkbox"/> Crawl Space | <input type="checkbox"/> Slab | <input type="checkbox"/> Basement | | |
| Other: | | | | | |
| Attic | <input checked="" type="checkbox"/> None <input type="checkbox"/> Scuttle | <input type="checkbox"/> Drop Stair | <input type="checkbox"/> Stairway | <input type="checkbox"/> Finished | |
| Mechanicals | HVAC: Heat Pump/AC | Fuel: Elec. | Air Conditioning: Central | | |
| Car Storage | <input checked="" type="checkbox"/> Driveway 2+ | <input checked="" type="checkbox"/> Garage 1 Car | <input type="checkbox"/> Carport | <input type="checkbox"/> Finished | |
| Other Elements | There are front and rear entry porches and 3 wood decks. | | | | |

Above Grade Gross Living Area (GLA)

| | Living | Dining | Kitchen | Den | Family | Rec. | Bdrms | # Baths | Utility | Other | Area Sq. Ft. |
|-------------------------------------|---------------|--------|---------|-----|--------------|------------|-------|---------|---------|---------|--------------|
| Level 1 | | | | | 1 | | 3 | 1 | | Laundry | 3,150 |
| Level 2 | 1 | 1 | 1 | | | | 1 | 1.5 | | | |
| Finished area above grade contains: | Bedroom(s): 4 | | | | Bath(s): 2.5 | GLA: 3,150 | | | | | |

Summarize Above Grade Improvements: The subject is a contemporary with what is referred to as an "Upside down" floor plan. The first floor has 3 of the 4 bedrooms and family room. The second floor has the kitchen, dining, and master bedroom.

Below Grade Area or Other Area

| | Living | Dining | Kitchen | Den | Family | Rec. | Bdrms | # Baths | Utility | % Finished | Area Sq. Ft. |
|-------------|--------|--------|---------|-----|--------|------|-------|---------|---------|------------|--------------|
| Below Grade | | | | | | | | | | | |
| Other Area | | | | | | | | | | | |

Summarize below grade and/or other area improvements: The subject is built on a crawl space which I did not inspect.

Discuss physical depreciation and functional or external obsolescence: I saw no evidence of structural issues. Overall the home is in average condition for its age in this community. The kitchen appears original which is somewhat dated compared to the overall market area but not unusual in the subject community. Several window frames are rotted and should be replaced or repaired.

Discuss style, quality, condition, size, and value of improvements including conformity to market area: The home is well within the range of other properties in this community in all the preceding categories.

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SITE VALUATION**Site Valuation Methodology**

- Sales Comparison Approach:** A set of procedures in which a value indication is derived by comparing the property being appraised to similar properties that have been sold recently, then applying appropriate units of comparison and making adjustments to the sale prices of the comparables based on the elements of comparison. The sales comparison approach may be used to value improved properties, vacant land, or land being considered as though vacant; it is the most common and preferred method of land valuation when an adequate supply of comparable sales are available.
- Market Extraction:** A method of estimating land value in which the depreciated cost of the improvements on the improved property is estimated and deducted from the total sale price to arrive at an estimated sale price for the land; most effective when the improvements contribute little to the total sale price of the property.
- Alternative Method:** (Describe methodology and rationale)

Site Valuation

| ITEM | SUBJECT | COMPARISON 1 | COMPARISON 2 | COMPARISON 3 |
|------------------------------|--|--|--|--|
| Address | 5334 Delia Ter East Stroudsburg, PA 18301 | | | |
| Proximity to Subject | | | | |
| Data Source/ Verification | | | | |
| Sales Price | \$ | \$ | \$ | \$ |
| Price / | \$ | \$ | \$ | \$ |
| Sale Date | 7-19-2019 | | | |
| Location | Average | | | |
| Site Size | .56 acre | | | |
| Site View | Average | | | |
| Site Improvements | | | | |
| Net Adjustment | | <input type="checkbox"/> + <input type="checkbox"/> - \$ | <input type="checkbox"/> + <input type="checkbox"/> - \$ | <input type="checkbox"/> + <input type="checkbox"/> - \$ |
| Indicated Value | | Net Adj. % Gross Adj. % \$ | Net Adj. % Gross Adj. % \$ | Net Adj. % Gross Adj. % \$ |
| Prior Transfer History | | | | |

Site Valuation Comments:

Site Valuation Reconciliation:

| | |
|------------------------------|----|
| Opinion of Site Value | \$ |
|------------------------------|----|

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COST APPROACH**Cost Approach Definitions**

- Reproduction Cost** is the estimated cost to construct, at current prices as of the effective appraisal date, an exact duplicate or replica of the building being appraised, using the same materials, construction standards, design, layout, and quality of workmanship, and embodying all of the deficiencies, superadequacies, and obsolescence of the subject building.
- Replacement Cost** is the estimated cost to construct, at current prices as of the effective appraisal date, a building with utility equivalent to the building being appraised, using modern materials and current standards, design and layout.

Cost Approach Analysis**Estimated Cost New**

| | | | |
|-----------------------------|-------|-------------|------|
| Above Grade Living Area | 3,150 | Sq. Ft @ \$ | = \$ |
| Finished Below Grade Area | | Sq. Ft @ \$ | = \$ |
| Unfinished Below Grade Area | | Sq. Ft @ \$ | = \$ |
| Other Area | | Sq. Ft @ \$ | = \$ |
| Car Storage | 273 | Sq. Ft @ \$ | = \$ |
| | | | \$ |
| | | | \$ |
| | | | \$ |

Total Estimated Cost New**Less Depreciation**

| | | | |
|---|-------|--------|--|
| Physical | 50.00 | % = \$ | |
| Functional | | % = \$ | |
| External | | % = \$ | |
| Total Depreciation | | \$ | |
| Depreciated Value of Improvements | | \$ | |
| Contributory Value of Site Improvements | | \$ | |
| | | \$ | |
| | | \$ | |
| Opinion of Site Value | | \$ | |
| Indicated Value | | \$ | |

Cost Approach Comments (Data Sources, Depreciation Basis, Site Value, Etc.):**Cost Approach Reconciliation:****Indication of Value by Cost Approach****\$ Not Developed**

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INCOME APPROACH**Market Rent Analysis**

| ITEM | SUBJECT | RENTAL 1 | | RENTAL 2 | | RENTAL 3 | |
|--------------------------------------|--|---|----------|---|----------|---|----------|
| Address | 5334 Delia Ter East Stroudsburg, PA 18301 | | | | | | |
| Proximity to Subject | | | | | | | |
| Data Source/ Verification | | | | | | | |
| Lease Term | | | | | | | |
| Date of Lease | | | | | | | |
| Rent / | \$ | | \$ | | \$ | | \$ |
| Rent Concession | | | | | | | |
| Less Utilities | | | | | | | |
| Less | | | | | | | |
| Adjusted Market Rent | | | \$ | | \$ | | \$ |
| Location | Average | | | | | | |
| Site/View | | | | | | | |
| Quality of Construction | Average | | | | | | |
| Age | 33 | | | | | | |
| Condition | Average | | | | | | |
| Above Grade Bedrooms | Bedrooms | 4 | Bedrooms | | Bedrooms | | Bedrooms |
| Above Grade Baths | Baths | 2.5 | Baths | | Baths | | Baths |
| Gross Living Area | 3,150 | Sq.Ft. | Sq.Ft. | | Sq.Ft. | | Sq.Ft. |
| Below Grade Area | | Sq.Ft. | Sq.Ft. | | Sq.Ft. | | Sq.Ft. |
| Other Area | | Sq.Ft. | Sq.Ft. | | Sq.Ft. | | Sq.Ft. |
| Heating/Cooling | Ht. Pmp/AC | | | | | | |
| Car Storage | | | | | | | |
| Net Adjustment | | <input type="checkbox"/> + <input type="checkbox"/> - | \$ | <input type="checkbox"/> + <input type="checkbox"/> - | \$ | <input type="checkbox"/> + <input type="checkbox"/> - | \$ |
| Indicated Market Rent | | Net Adj. % | | Net Adj. % | | Net Adj. % | |
| | | Gross Adj. % | \$ | Gross Adj. % | \$ | Gross Adj. % | \$ |

Rent comparable analysis and reconciliation of market rent of subject property:

Opinion of Market Rent \$

Gross Rent Multiplier Analysis

| ADDRESS | DATE | SALE PRICE | GROSS RENT | GRM | COMMENTS |
|---------|------|------------|------------|-----|----------|
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Comment and reconciliation of the gross rent multiplier (GRM):

Opinion of Market Rent: \$ _____ x _____ GRM = \$

Indication of Value by Income Approach \$ Not Developed

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| SALES COMPARISON APPROACH | | | | | | | | | |
|--|-------------------------------------|--|--|---|-----------------|---|-----------------|---|-----------------|
| ITEM | | SUBJECT | | COMPARISON 1 | | COMPARISON 2 | | COMPARISON 3 | |
| Address | | 5334 Delia Ter East Stroudsburg, PA 18301 | | 4110 Rosewood Ter East Stroudsburg, PA 18301 | | 183 Hyland Dr East Stroudsburg, PA 18301 | | 205 Summerton Cir East Stroudsburg, PA 18301 | |
| Proximity to Subject | | | | 0.72 miles NE | | 0.38 miles SE | | 0.55 miles E | |
| Data Source/ Verification | | | | PMMLS#: PM-56956 17639203243907 | | PMMLS#: PM-57105 17638204908989 | | PMMLS#: PM-59894 17639203230501 | |
| Original List Price | | \$ N/A | | \$ 179,900 | | \$ 239,900 | | \$ 199,000 | |
| Final List Price | | \$ N/A | | \$ 179,900 | | \$ 239,900 | | \$ 179,900 | |
| Sale Price | | \$ Market Value | | \$ 178,000 | | \$ 211,000 | | \$ 184,900 | |
| Sale Price % of Original List | | % | | 98.9 % | | 88.0 % | | 92.9 % | |
| Sale Price % of Final List | | % | | 98.9 % | | 88.0 % | | 102.8 % | |
| Closing Date | | 7-19-2019 | | 7-30-2018 | | 9-24-2018 | | 3-18-2019 | |
| Days On Market | | N/A | | 8 | | 66 | | 166 | |
| Price/Gross Living Area | | \$ \$ 61.81 | | \$ 82.84 | | \$ 62.28 | | | |
| | | DESCRIPTION | | DESCRIPTION | +(-) Adjustment | DESCRIPTION | +(-) Adjustment | DESCRIPTION | +(-) Adjustment |
| Financing Type | | N/A | | Conventional | | Conventional | | FHA | |
| Concessions | | N/A | | None Known | | None Known | | Sellers Conc. | |
| Contract Date | | 7-19-2019 | | 5-9-2018 | | 7-7-2018 | | 1-7-2019 | |
| Location | | Average | | Average | | Average | | Average | |
| Site Size | | 0.56 acre | | 0.55 acre | | 0.64 acre | | 0.47 acre | |
| Site Views/Appeal | | Average | | Average | | Average | | Average | |
| Design and Appeal | | Contemporary | | Contemporary | | Contemporary | | Contemporary | |
| Quality of Construction | | Average | | Average | | Average | | Average | |
| Age | | 33 | | 35 | | 28 | | 32 | |
| Condition | | Average | | Average | | Average | | Average | |
| Above Grade Bedrooms | | Bedrooms 4 | | Bedrooms 4 | | Bedrooms 5 | | Bedrooms 4 | |
| Above Grade Baths | | Baths 2.5 | | Baths 4 | | Baths 4 | -4,500 | Baths 3.5 | -3,000 |
| Gross Living Area | | 3,150 Sq.Ft. | | 2,880 Sq.Ft. | +4,900 | 2,547 Sq.Ft. | +10,900 | 2,969 Sq.Ft. | +3,300 |
| Below Grade Area | | Crawlspac | | Slab | | Slab | | Slab | |
| Below Grade Finish | | N/A | | N/A | | N/A | | N/A | |
| Other Area | | N/A | | N/A | | N/A | | N/A | |
| Functional Utility | | Average | | Average | | Average | | Average | |
| Heating/Cooling | | Ht. Pmp/AC | | Ht. Pmp/AC | | Ht. Pmp/AC | | BB/Elec/None | +3,000 |
| Car Storage | | 1 Car | | 2 Car Garage | -3,500 | 1 Car Garage | | 2 Car Garage | -3,500 |
| Fireplace/Stove Pad | | FP & Stv Pad | | 2 Fireplaces | -1,000 | Fireplace | +1,000 | Fireplace | +1,000 |
| | | | | | | | | | |
| | | | | | | | | | |
| Net Adjustment (total) | | | | <input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 400 | | <input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 7,400 | | <input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -10,294 | |
| | | | | Net Adj. 0.2 % | | Net Adj. 3.5 % | | Net Adj. 5.6 % | |
| Adjusted Sale Price | | | | Gross Adj. 5.3 % \$ 178,400 | | Gross Adj. 7.8 % \$ 218,400 | | Gross Adj. 13.5 % \$ 174,606 | |
| Prior Transfer History | 10-4-2016, \$1.00 DBV: 2479-1455 | 9-27-1983, \$25,900 DBV: 1295-327 | | 2-17-2005, \$260,000 DBV: 2216-7241 | | 1-29-2001, \$175,000 DBV: 2090-5556 | | | |
| Comments and reconciliation of the sales comparison approach: I have described and analyzed the four most similar sales found during my research of the Pocono Mountain MLS over the past twelve months. These sales are in my opinion the most similar to the subject and provide the most realistic value indicators. I have made adjustments for pertinent physical differences based on market preferences. Any adjustments for quality or condition are based on the MLS descriptions as well as a review of MLS interior photos of these sales. No age adjustments were made as the subject and comparable's effective ages are judged to be equal. All sales are in the subject subdivision. I have relied on the MLS living area data rather than the tax assessor's as it appears more accurate. The tax records do not appear to include the present living area of the fully above grade finished ground level area. | | | | | | | | | |
| Indication of Value by Sales Comparison Approach | | | | | \$ 193,000 | | | | |

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ADDITIONAL COMPARABLE SALES

| Client: | Eckert Seamans Cherin & Mellott, LLC | | | | Client File #: | | |
|----------------------------------|--|---|-----------------|--|--------------------------|--|-----------------|
| Subject Property: | 5334 Delia Ter, East Stroudsburg, 18301 Gutierrez, Antonio | | | | Appraisal File #: | 19M17044 | |
| SALES COMPARISON APPROACH | | | | | | | |
| ITEM | SUBJECT | COMPARISON 4 | | COMPARISON 5 | | COMPARISON 6 | |
| Address | 5334 Delia Ter East Stroudsburg, PA 18301 | 210 Summerton Cir East Stroudsburg, PA 18301 | | | | | |
| Proximity to Subject | | 0.62 miles E | | | | | |
| Data Source/ Verification | | PMMLS#: PM-63638 17639203233643 | | PMMLS#: | | PMMLS#: | |
| Original List Price | | \$ N/A | \$ 199,000 | | \$ | | \$ |
| Final List Price | | \$ N/A | \$ 199,000 | | \$ | | \$ |
| Sale Price | | \$ Market Value | \$ 197,000 | | \$ | | \$ |
| Sale Price % of Original List | % | 99.0 % | % | | % | | |
| Sale Price % of Final List | % | 99.0 % | % | % | | | |
| Closing Date | 7-19-2019 | 2-22-2019 | | | | | |
| Days On Market | N/A | 35 | | | | | |
| Price/Gross Living Area | \$ | \$ 76.77 | \$ | \$ | \$ | \$ | |
| | DESCRIPTION | DESCRIPTION | +(-) Adjustment | DESCRIPTION | +(-) Adjustment | DESCRIPTION | +(-) Adjustment |
| Financing Type | N/A | Conventional | | | | | |
| Concessions | N/A | Sellers Conc. | -5,910 | | | | |
| Contract Date | 7-19-2019 | 1-10-2019 | | | | | |
| Location | Average | Average | | Average | | Average | |
| Site Size | 0.56 acre | 0.56 acre | | | | | |
| Site Views/Appeal | Average | Average | | | | | |
| Design and Appeal | Contemporary | Contemporary | | Contemporary | | Contemporary | |
| Quality of Construction | Average | Average | | | | | |
| Age | 33 | 34 | | | | | |
| Condition | Average | Average | | | | | |
| Above Grade Bedrooms | Bedrooms 4 | Bedrooms 5 | | Bedrooms | | Bedrooms | |
| Above Grade Baths | Baths 2.5 | Baths 3 | -2,000 | Baths | | Baths | |
| Gross Living Area | 3,150 Sq.Ft. | 2,566 Sq.Ft. | +10,500 | Sq.Ft. | | Sq.Ft. | |
| Below Grade Area | Crawlspac | Slab | | | | | |
| Below Grade Finish | N/A | N/A | | | | | |
| Other Living Area | N/A | N/A | | | | | |
| Functional Utility | Average | Average | | Average | | Average | |
| Heating/Cooling | Ht. Pmp/AC | Ht. Pmp/AC | | | | | |
| Car Storage | 1 Car | 1 Car Garage | | | | | |
| Fireplace/Stove Pad | FP & Stv Pad | Fireplace | +1,000 | | | | |
| | | | | | | | |
| Net Adjustment (total) | | <input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 3,590 | | <input type="checkbox"/> + <input type="checkbox"/> - \$ | | <input type="checkbox"/> + <input type="checkbox"/> - \$ | |
| Adjusted Sale Price | | Net Adj. 1.8 % | | Net Adj. % | | Net Adj. % | |
| Prior Transfer History | 10-4-2016, \$1.00 DBV: 2479-1455 | 6-28-1991, \$190,000 DBV: 1783-1239 | | | | | |
| Comments: | See comments following Sales #1-3. | | | | | | |

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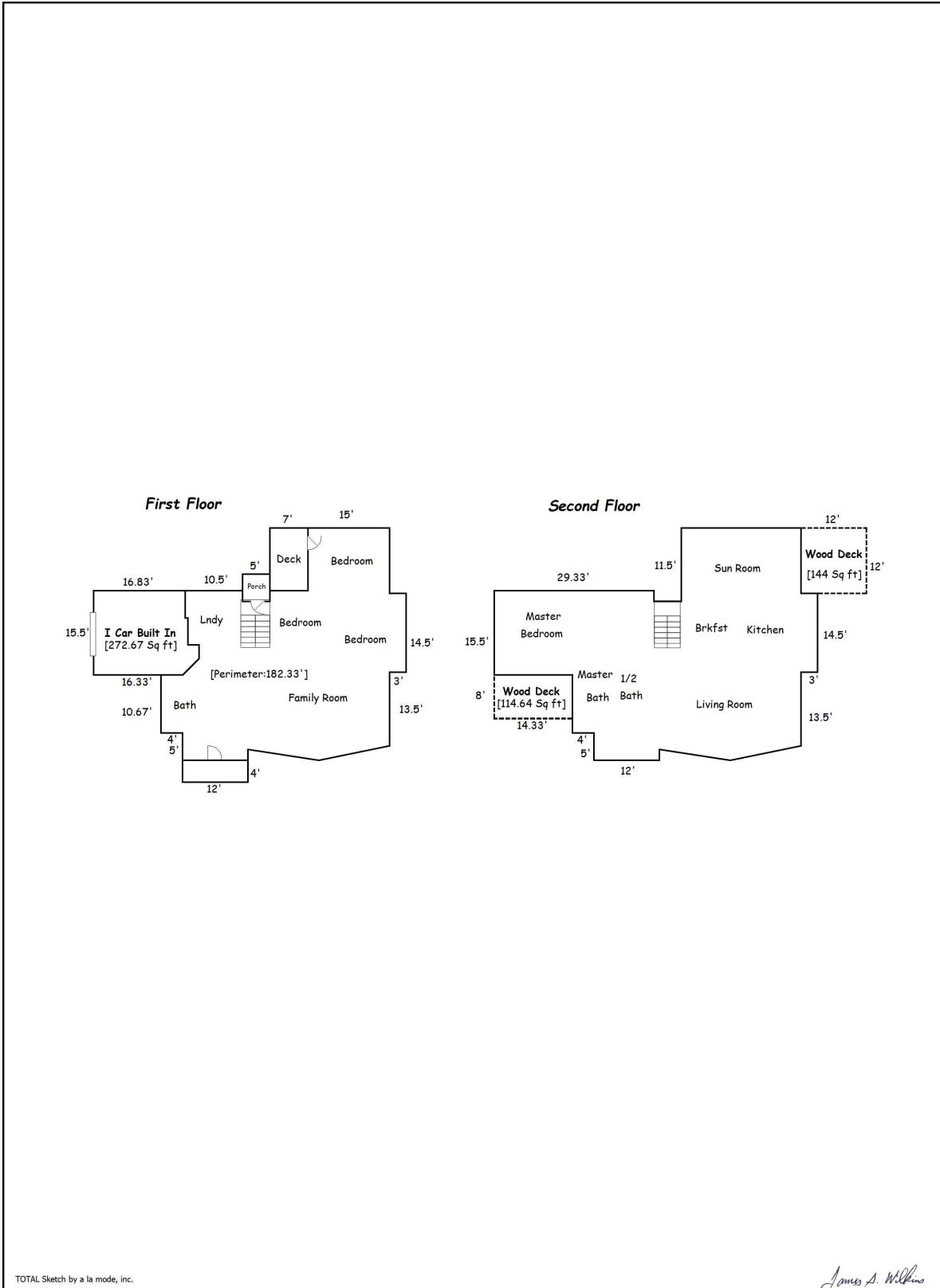
Serial# B5EB66A5

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Building Sketch (Page - 1)

| | | | |
|------------------|------------------|--------|-----------------------------------|
| Borrower | | | |
| Property Address | 5334 Delia Ter | | |
| City | East Stroudsburg | County | PA |
| Lender/Client | | State | 18301 Zip Code Gutierrez, Antonio |



Building Sketch (Page - 2)

| | | | |
|------------------|------------------|--------|----|
| Borrower | | | |
| Property Address | 5334 Delia Ter | | |
| City | East Stroudsburg | County | PA |
| Lender/Client | | | |

| Living Area | Calculation Details |
|-------------------------------------|--|
| Undefined Area | 1383.17 Sq ft |
| | 14.5 × 3 = 43.5 10.67 × 4 = 42.67 15 × 11.5 = 172.5 22 × 2 = 44 10.5 × 2 = 21 37.5 × 3 = 112.5 37 × 5 = 185 35 × 2.5 = 87.5 0.5 × 3 × 3 = 4.5 35 × 3 = 105 38 × 13 = 494 0.5 × 0.67 × 3.25 = 1.08 34.75 × 0.67 = 23.17 0.5 × 22.75 × 2 = 22.75 12 × 2 = 24 |
| First Floor | 1767.28 Sq ft |
| | 14.5 × 3 = 43.5 15.5 × 14.33 = 222.12 22 × 13.5 = 297 26.17 × 4 = 104.67 31.17 × 11 = 342.83 27 × 26.5 = 715.5 2.67 × 1 = 2.67 0.67 × 13 = 8.67 0.5 × 2 × 13 = 13 0.5 × 2.67 × 13 = 17.33 |
| Total Living Area (Rounded): | 3150 Sq ft |
| Non-living Area | |
| I Car Built In | 272.67 Sq ft |
| | 15.5 × 16.33 = 253.17 0.5 × 5 = 2.5 1 × 5 = 5 3 × 2.5 = 7.5 0.5 × 3 × 3 = 4.5 |
| Wood Deck | 144 Sq ft |
| Covered Porch | 80.5 Sq ft |
| Open Porch | 48 Sq ft |
| Open Porch | 25 Sq ft |
| Wood Deck | 114.64 Sq ft |
| | 12 × 12 = 144 7 × 11.5 = 80.5 4 × 12 = 48 5 × 5 = 25 8 × 14.33 = 114.64 |

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Subject Photo Page

| | | | |
|------------------|------------------|--------|-----------------------------------|
| Borrower | | | |
| Property Address | 5334 Delia Ter | | |
| City | East Stroudsburg | County | PA |
| Lender/Client | | State | 18301 Zip Code Gutierrez, Antonio |

**Subject Front**

5334 Delia Ter
 Sales Price Market Value
 G.L.A. 3,150
 Tot. Rooms 10
 Tot. Bedrms. 4
 Tot. Bathrms. 2.5
 Location Average
 View Average
 Site 0.56 acre
 Quality Average
 Age 33

**Subject Rear****Subject Street**

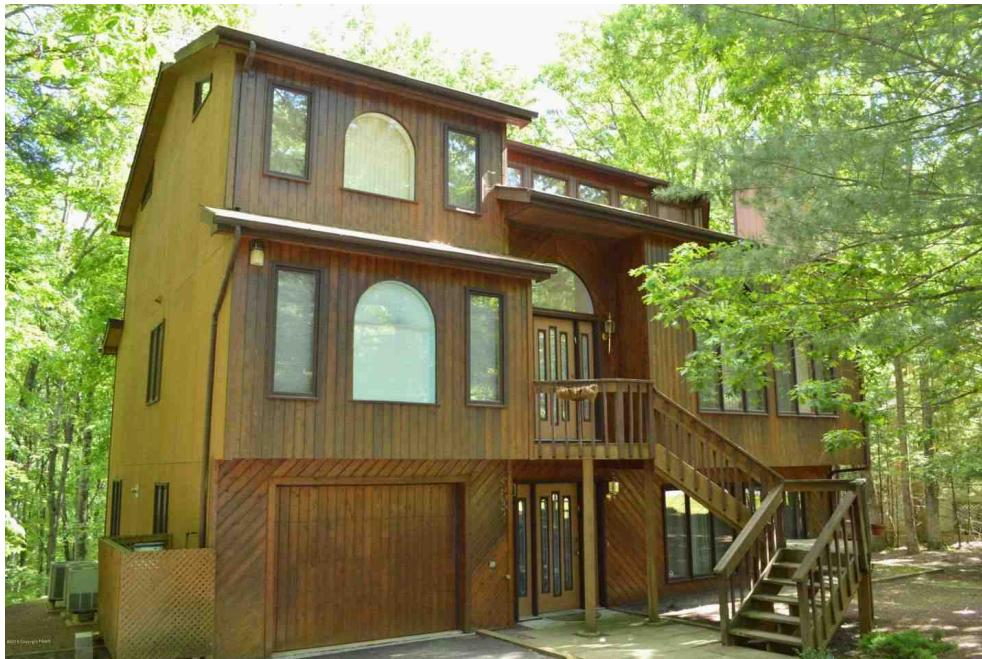
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Comparable Photo Page

| | | | |
|------------------|------------------|----------|--------------------|
| Borrower | | | |
| Property Address | 5334 Delia Ter | County | PA |
| City | East Stroudsburg | State | 18301 |
| Lender/Client | | Zip Code | Gutierrez, Antonio |

**Comparable 1**

4110 Rosewood Ter
 Proximity 0.72 miles NE
 Sale Price 178,000
 GLA 2,880
 Total Rooms
 Total Bedrms 4
 Total Bathrms 4
 Location Average
 View Average
 Site 0.55 acre
 Quality Average
 Age 35

**Comparable 2**

183 Hyland Dr
 Proximity 0.38 miles SE
 Sale Price 211,000
 GLA 2,547
 Total Rooms 10
 Total Bedrms 5
 Total Bathrms 4
 Location Average
 View Average
 Site 0.64 acre
 Quality Average
 Age 28

**Comparable 3**

205 Summerton Cir
 Proximity 0.55 miles E
 Sale Price 184,900
 GLA 2,969
 Total Rooms 9
 Total Bedrms 4
 Total Bathrms 3.5
 Location Average
 View Average
 Site 0.47 acre
 Quality Average
 Age 32

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Comparable Interior Photo Page

| | | | |
|------------------|------------------|----------|--------------------|
| Borrower | | | |
| Property Address | 5334 Delia Ter | County | PA |
| City | East Stroudsburg | State | 18301 |
| Lender/Client | | Zip Code | Gutierrez, Antonio |

**Comparable 4**

210 Summerton Cir
 Prox. to Subj. 0.62 miles E
 Sales Price 197,000
 G.L.A. 2,566
 Tot. Rooms 10
 Tot. Bedrms. 5
 Tot. Bathrms. 3
 Location Average
 View Average
 Site 0.56 acre
 Quality Average
 Age 34

Comparable 5

Prox. to Subj.
 Sales Price
 G.L.A.
 Tot. Rooms
 Tot. Bedrms.
 Tot. Bathrms.
 Location Average
 View
 Site
 Quality
 Age

Comparable 6

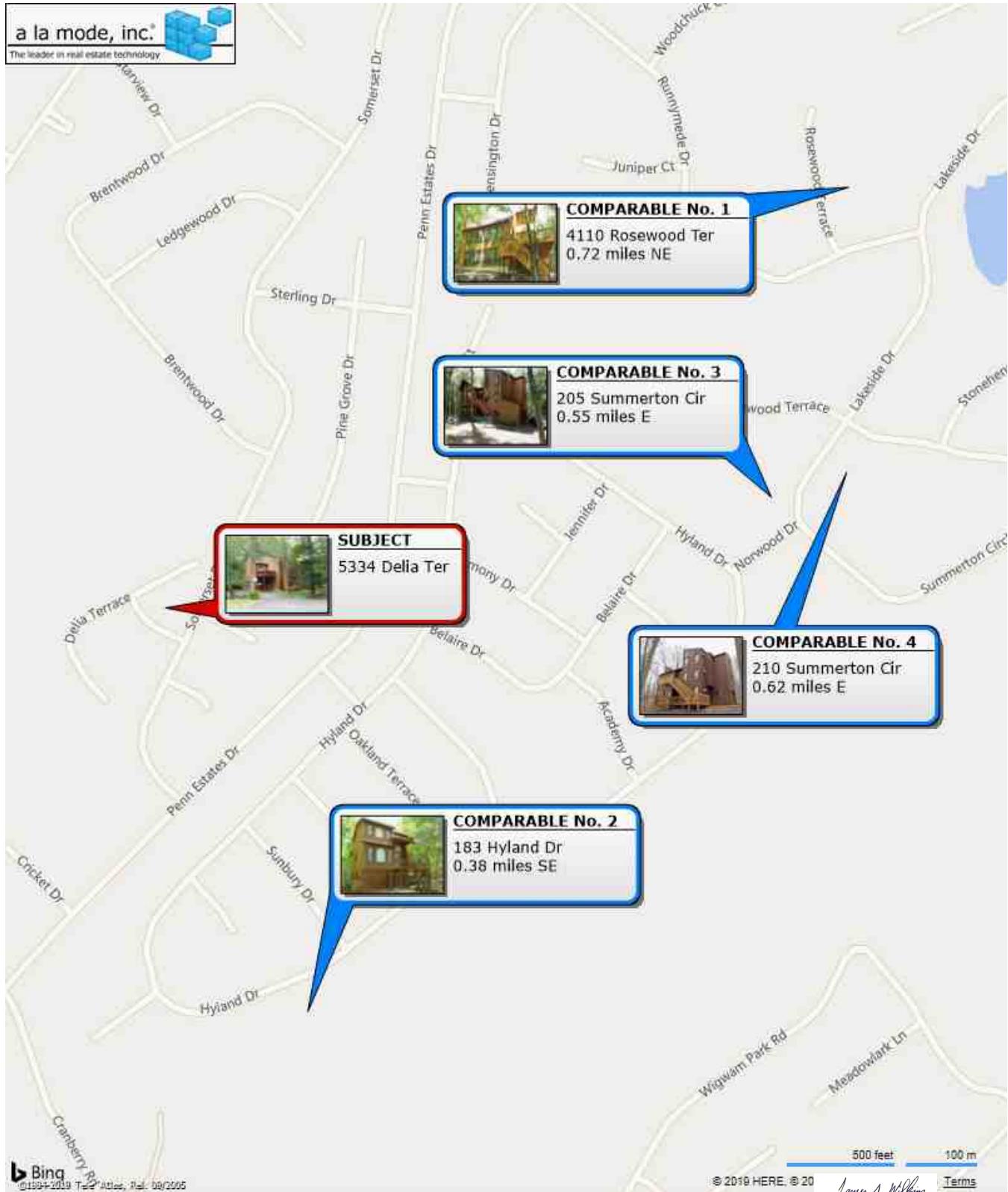
Prox. to Subj.
 Sales Price
 G.L.A.
 Tot. Rooms
 Tot. Bedrms.
 Tot. Bathrms.
 Location Average
 View
 Site
 Quality
 Age

A handwritten signature in black ink, appearing to read "James S. Wilkins".

Serial# B5EB66A5
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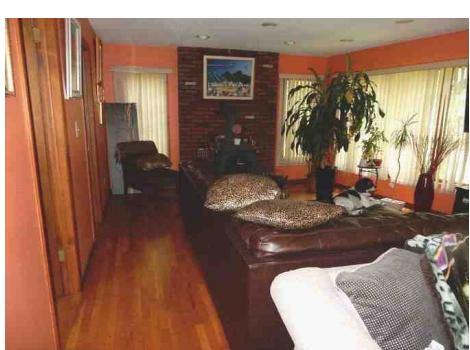
Location Map

| | | | | | |
|------------------|--------------------|--------|----|-------|-------|
| Borrower | | | | | |
| Property Address | 5334 Delia Ter | | | | |
| City | East Stroudsburg | County | PA | State | 18301 |
| Lender/Client | Gutierrez, Antonio | | | | |



Interior Photos

| | | | |
|------------------|------------------|----------|--------------------|
| Borrower | | | |
| Property Address | 5334 Delia Ter | County | PA |
| City | East Stroudsburg | State | 18301 |
| Lender/Client | | Zip Code | Gutierrez, Antonio |

**Living Room****Dining****Kitchen****Sun Room****Master Bedroom & Bath****Bedroom****Bedroom****Bedroom****Wet Bar****Family Room****Laundry****Half Bath****Bath****Storage**

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| | | | |
|-------------------|--|-------------------|----------|
| Client: | Eckert Seamans Cherin & Mellott, LLC | Client File #: | |
| Subject Property: | 5334 Delia Ter, East Stroudsburg, 18301 Gutierrez, Antonio | Appraisal File #: | 19M17044 |

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS

This appraisal is subject to the following assumptions and limiting conditions:

- This report is prepared using forms developed and copyrighted by the Appraisal Institute. However, the content, analyses, and opinions set forth in this report are the sole product of the appraiser. The Appraisal Institute is not liable for any of the content, analyses, or opinions set forth herein.
- No responsibility is assumed for matters legal in character or nature. No opinion is rendered as to title, which is assumed to be good and marketable. All existing liens, encumbrances, and assessments have been disregarded, unless otherwise noted, and the property is appraised as though free and clear, having responsible ownership and competent management.
- I have examined the property described herein exclusively for the purposes of identification and description of the real property. The objective of our data collection is to develop an opinion of the highest and best use of the subject property and make meaningful comparisons in the valuation of the property. The appraiser's observations and reporting of the subject improvements are for the appraisal process and valuation purposes only and should not be considered as a warranty of any component of the property. This appraisal assumes (unless otherwise specifically stated) that the subject is structurally sound and all components are in working condition.
- I will not be required to give testimony or appear in court because of having made an appraisal of the property in question, unless specific arrangements to do so have been made in advance, or as otherwise required by law.
- I have noted in this appraisal report any significant adverse conditions (such as needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) discovered during the data collection process in performing the appraisal. Unless otherwise stated in this appraisal report, I have no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and have assumed that there are no such conditions and make no guarantees or warranties, express or implied. I will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because I am not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable public and/or private sources that I believe to be true and correct.
- I will not disclose the contents of this appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and/or applicable federal, state or local laws.
- The Client is the party or parties who engage an appraiser (by employment contract) in a specific assignment. A party receiving a copy of this report from the client does not, as a consequence, become a party to the appraiser-client relationship. Any person who receives a copy of this appraisal report as a consequence of disclosure requirements that apply to an appraiser's client, does not become an intended user of this report unless the client specifically identified them at the time of the assignment. The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
- If this valuation conclusion is subject to satisfactory completion, repairs, or alterations, it is assumed that the improvements will be completed competently and without significant deviation.

VALUE DEFINITION

Market Value Definition (below)

Alternate Value Definition (attached)

MARKET VALUE is defined as the most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller each acting prudently and knowledgeably, and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby:

1. buyer and seller are typically motivated;
2. both parties are well informed or well advised and acting in what they consider their own best interests;
3. a reasonable time is allowed for exposure in the open market;
4. payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
5. the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

Source: The Dictionary of Real Estate Appraisal, 5th ed., Appraisal Institute

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| | | | |
|-------------------|--|-------------------|----------|
| Client: | Eckert Seamans Cherin & Mellott, LLC | Client File #: | |
| Subject Property: | 5334 Delia Ter, East Stroudsburg, 18301 Gutierrez, Antonio | Appraisal File #: | 19M17044 |

APPRAISER CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analysis, opinions, and conclusions are limited only by the report assumptions and limiting conditions, and are my personal, unbiased professional analysis, opinions, and conclusions.
- I have no present (unless specified below) or prospective interest in the property that is the subject of this report, and I have no (unless specified below) personal interest with respect to the parties involved.
- I have no bias with respect to any property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon the developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analysis, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- Individuals who have provided significant real property appraisal assistance are named below. The specific tasks performed by those named are outlined in the Scope of Work section of this report.

None Name(s)

As previously identified in the Scope of Work section of this report, the signer(s) of this report certify to the inspection of the property that is the subject of this report as follows:

Property inspected by Appraiser Yes No

Property inspected by Co-Appraiser Yes No

- Services provided, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment: None Specify services provided: I did an exterior appraisal of the subject property on 8-11-2018.

ADDITIONAL CERTIFICATION FOR APPRAISAL INSTITUTE MEMBERS, CANDIDATES AND PRACTICING AFFILIATES

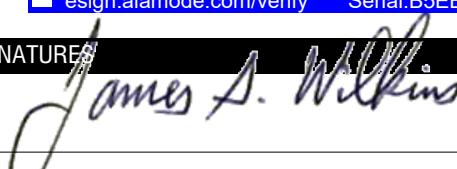
Appraisal Institute Designated Member, Candidate for Designation, or Practicing Affiliate Certify:

- The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and the Standards of Professional Appraisal Practice of the Appraisal Institute, which include the Uniform Standards of Professional Appraisal Practice.
- The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

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APPRAISERS SIGNATURES

APPRAISER:



Signature _____

Name James G. Wilkins

Report Date 09/11/2019

Trainee Licensed Certified Residential Certified General

License # RL001261L State PA

Expiration Date 06/30/2021

CO-APPRAISER:

Signature _____

Name _____

Report Date 09/11/2019

Trainee Licensed Certified Residential Certified General

License # _____ State _____

Expiration Date _____

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